

From: Mayer, Jerrold H
Sent: Monday, November 25, 2013 7:23 AM
To: 'SF-HOUSING-COUNSELING-L@hudlist.hud.gov'
Subject: New CFPB Final Rule, & More New Training for Housing Counselors

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All-

New CFPB Final Rule:

TITLE: Homeownership Counseling Organizations Lists Interpretive Rule
AGENCY: Bureau of Consumer Financial Protection.
ACTION: Final rule.
Federal Register Volume 78, Number 220 Thursday, November 14, 2013
Rules and Regulations Pages 68343-68345, FR Doc No: 2013-27300, 12 CFR
Part 1024, RIN 3170-AA37
DATES: This rule is effective January 10, 2014.

SUMMARY: This rule describes data instructions for lenders to use in complying with the requirement under the High-Cost Mortgage and Homeownership Counseling Amendments to the Truth in Lending Act (Regulation Z) and Homeownership Counseling Amendments to the Real Estate Settlement Procedures Act (RESPA Homeownership Counseling Amendments) Final Rule to provide a homeownership counseling list using data made available by the Bureau or Department of Housing and Urban Development (HUD).

READ the entire final rule on-line at: <http://www.gpo.gov/fdsys/pkg/FR-2013-11-14/html/2013-27300.htm>

AND

New Training for Housing Counselors:

1. Webinar: Financial Assessment Training for HECM Counselors:

December 5, 2013 - Webinar: Financial Assessment Training for HECM Counselors. This training will cover the requirements of the recently released Mortgagee letter 2013-28, Financial Assessment. It will also cover Mortgagee Letter 2013-33 with clarification of mandatory obligations, life expectancy set aside and Purchase transactions. Participants in these courses will receive HECM continuing education credits (CEUs) if they are logged into the webinar for the entire session. No CEUs will be issued to those who attend by phone only. These credits may be used by counselors to meet their biannual requirement for HECM continuing education.

Call in number: 800-260-0718, Access code: 308926

Date: Thursday, December 5, 2013

Time: 2:00 PM - 3:30 PM EST

Reserve your Webinar seat now by registering at:

<https://www1.gotomeeting.com/register/514441401>

After registering you will receive a confirmation email containing information about joining the Webinar.

System Requirements:

PC-based attendees: Required: Windows® 8, 7, Vista, XP or 2003 Server

Apple®-based attendees: Required: Mac OS® X 10.6 or newer

Mobile attendees: Required: iPhone®, iPad®, Android™ phone or Android tablet

Space is limited. Register today.

AND

NCRC Training:

2. NCRC Supporting Inclusive Communities Through Fair Housing Planning Colloquium:

Learn from the experts at the National Community Reinvestment Coalition's (NCRC) Supporting Inclusive Communities Through Fair Housing Planning Colloquium. Are you a public or private sector fair housing planning practitioner? Would you like to learn more about producing an effective Fair Housing Plan or an Analysis of Impediments on a state, regional, or local basis? Would you like to learn about the new proposed HUD rule affecting this area? If so, we invite you to join your colleagues - including community development and housing professionals, public and private sector leaders, & local government officials – for this immersive, interactive and engaging hands on program to learn about the latest fair housing planning developments, best practices & models that are being realized nationwide today. Actual case studies and barriers to fair housing choice - and possible solutions - will be reviewed, useful fair housing resources and “tools of the trade” will be shared, and model solutions will be identified, discussed and applied by participants. Participants will learn about model programs and innovative approaches from fair housing experts and discuss how to comply with existing fair housing planning requirements, including the obligations of Community Development Block Grant program recipients and related HUD-funded initiatives that engage in government contracting, consulting, supporting, training and other services to ensure equal housing opportunity. Participants may use HUD funds to attend this training with approval from their HUD contract officer. Please join the National Community Reinvestment Coalition at one of the following scheduled locations:

- December 04-05, 2013 - Austin, TX, Registration information at:
<https://sictfhpaustin.eventbrite.com/>

November NCRC Training Academy Webinars:

The NCRC Training Academy is pleased to announce an exciting series of new e-learning and webinar presentations this month. As with our in-person training events, these online learning presentations will address a variety of topics, enabling participants to build their knowledge and skills. Our experienced and knowledgeable facilitators will be presenting courses on GSE Reform, FHA Insured Financing, Financial Credit Health, and more. For details on these courses and more information about the NCRC Training Academy, please visit the training webpage at:

https://live.blueskybroadcast.com/bsb/client/CL_DEFAULT.asp?Client=901883

Webinar times are listed in Eastern Standard Time. Upon registration, you will receive additional information on how to access the webinar. Please join us for these dynamic and informative online courses.

Course Descriptions:

- Financial Credit Health-E-learning Course
Register at:
https://live.blueskybroadcast.com/bsb/client/CL_DEFAULT.asp?Client=901883&MA_ID=46286
This course will address the components of an effective literacy education program. The course is designed to teach Counselors to educate consumers in concepts of personal finance and money management. Counselors will learn how to teach consumers to develop the skills and strategies that promote personal and financial responsibility related to financial planning, budgeting, savings and investment, credit restoration and basic banking techniques. In addition, this course will help Counselors to assist consumers to identify and prioritize their personal money management goals, develop personal spending and savings plans, understand the cost of using credit, and how to protect their assets. By incorporating a coaching style approach for counseling, the program will discuss more practical ways that consumers can take control of their finances and begin to build wealth. The course will train Counselors on how to effectively move homeowners from modification to financial sustainability. The program will also address homeowners transitioning from homeownership to rental housing.
- FHA-Insured Financing 101
Tuesday, December 2, 2013
2:00 PM EST / 1:00 PM CST / 12:00 PM MST / 11:00 AM PST

Course Link:

https://live.blueskybroadcast.com/bsb/client/CL_DEFAULT.asp?Client=901883&PCAT=7321&CAT=7321

In this course, participants learn about financing requirements of an FHA loan and how to convey that information to potential homeowners. They are also taught how to perform an income analysis and an affordability computation for clients.

- GSE Reform (Government-Sponsored Enterprise)

Wednesday, December 4, 2013

2:00 PM EST / 1:00 PM CST / 12:00 PM MST / 11:00 AM PST

Course Link:

https://live.blueskybroadcast.com/bsb/client/CL_DEFAULT.asp?Client=901883&PCAT=7321&CAT=7321

The future of America's housing finance system is taking shape right now. In Washington, multiple reform proposals are suggesting that we do away with Fannie Mae and Freddie Mac, the GSEs, in favor of an alternative structure. But it is not at all clear that this is right solution. This webinar will be an opportunity to learn about the role of Fannie Mae and Freddie Mac, the affordable housing goals, as well as GSE reform and its potential impact on access to mortgage credit for working-class people, first-time buyers, Millennials, minorities, rural residents, as well as developers and consumers of affordable rental housing.

- MERS (Mortgage Electronic Registration Systems)

Thursday, December 5, 2013

2:00 PM EST / 1:00 PM CST / 12:00 PM MST / 11:00 AM PST

Course Link:

https://live.blueskybroadcast.com/bsb/client/CL_DEFAULT.asp?Client=901883&PCAT=7321&CAT=7321

This webinar will dispel the most common myths about Mortgage Electronic Registration Systems, Inc. and the MERS® System, and brief participants on the basic facts. Participants will see how MERS® works, learn where to find answers to frequently asked questions about MERS' role in U.S. housing, and will be provided links to useful homeownership resources on the company's website. We'll also preview two MERS® tools: MERS® Servicer ID to identify the mortgage servicer and/or the owner of the promissory note for mortgages registered in the MERS System, and MERS Link for Property Preservation to identify servicer contacts or other parties responsible for maintaining vacant properties.

AND

3. Freddie Mac Training:

Freddie Mac Standard Modification Overview Webinar for Housing Counselors:

November 2013 - (multiple dates) Webinar: "Freddie Mac Standard Modification Overview for Housing Counselors":

If you have a client who is not eligible for HAMP (Home Affordable Modification Program) and the loan is owned by Freddie Mac, the Freddie Mac Standard Modification could be an option to help the borrower retain the home. During this two-hour webinar, you will get a high-level overview of the key features of the Freddie Mac Standard Modification including eligibility criteria, documentation requirements and other important information. Even if you participated in the first set of webinars for housing counselors in 2011 when the Freddie Mac Standard Modification was originally announced, please attend for this refresher as the material has been updated.

Registration required; no fee. More info & registration at: http://www.freddiemac.com/corporate/housingpros/housing_counselors_webinar.html. Please note that these webinar training sessions are for nonprofit housing counseling organizations and CDCs/EDCs only, with dialogue & discussion centered on the housing counselor's role and approach when discussing relief and workout options with Freddie Mac borrowers. If you are any other party interested in learning more about the Freddie Mac Standard Modification, we recommend that you visit this website for more information: http://www.freddiemac.com/singlefamily/service/standard_modification.html.

FreddieMac CreditSmart® Consumer Online Training:

Free On-line homeownership training from FreddieMac for consumers. The CreditSmart® online training course covers the following topics:

- Understand the importance of building credit
- Gain insight into how lenders assess eligibility for a mortgage loan.
- Recognize the warning signs of predatory lending and scams.
- Learn the steps to successful homeownership.
- Safeguarding home and finances against life's unexpected challenges.
- Learn what to do when having difficulty making mortgage payments.

Visit FreddieMac online for more information on CreditSmart® Consumer Training at: http://www.freddiemac.com/creditsmart/consumer_training.html

AND

4. NeighborWorks® Training Institute Come to Kansas City, MO:

December 09-13, 2013 - Kansas City, MO. Kansas City Training Institute. Join NeighborWorks® for a week of cutting-edge community development learning and professional development. You'll enjoy the highest-quality skill-building, knowledge-sharing and networking, and the ability to see the immediate impact of community development work. Courses include:

- Real-World Solutions for Community Transformation
- Community development in action - with site visits
- Green and Sustainable communities
- Community stabilization and foreclosure
- Financial capability
- Career enhancement opportunities, including degree credits and the NeighborWorks® Professional

Registration and more information at:
<http://nw.org/network/training/upcoming/KC2013.asp>

Save the Date for These Upcoming NeighborWorks® Training Institutes:

- February 24 - 28, 2014 - Los Angeles, CA
- May 19 - 23, 2014 - Louisville, KY
- August 18 - 22, 2014 - Orlando FL

More information can be found on NeighborWorks® training calendar at:
<http://trainingcalendar.nw.org/TrainingCalendar.aspx>

AND

5. NHN Learning Alliance Training for Housing Counselors:

The National Council of La Raza, NHN Learning Alliance (NHNLA) offers housing counselors extensive on-line training opportunities on a variety of topics. Please see the list of current courses below:

- December 12-14, 2013 - Miami, FL. Implementing and Growing Your Homebuyer Education Program
- December 12-14, 2013 - Miami, FL. Advanced Housing Counseling
- December 10-11, 2013 - Miami, FL. Advanced Foreclosure Strategies
- December 17, 2013 - Webinar: Fair Lending and Mortgage Fraud Counseling
- December 18, 2013 - Webinar: Disaster Victims Counseling
- December 19, 2013 - Webinar: Rental Counseling
- January 08, 2014 - Webinar: Home Equity Conversion Mortgage (HECM) Counseling

For more information, registration, and course details, please visit the NHNLA training Calendar at:
<http://www.nhnla.org/index.cfm?fuseaction=Page.viewPage&pageId=538&parentID=503&nodeID=1>

AND

6. Making Home Affordable Training:

Making Home Affordable (MHA) Training provides housing counselors with on-line training:

- December 02, 2013 - HAMP A to Z for Trusted
- December 09, 2013 - Second Lien Modification Program (2MP) for Trusted
- December 10, 2013 - The Impact of Mortgage Assistance on
- December 11, 2013 - Home Affordable Foreclosure Alternatives Program for Trusted
- December 17, 2013 - Borrower Post-Modification Financial Counseling Requirement Briefing for Trusted Advisors
- December 18, 2013 - Unemployment for Trusted Advisors

View the current training offerings online
at: https://mhaevents.webex.com/ec0605ld/eventcenter/program/programDetail.do?siteurl=mhaevents&theAction=detail&path=listevents_program&proglD=20838
2 Please contact the MHA Training Team for any questions via email at:
mha_training@fanniemae.com

Bulk subscriptions:

Some housing counselors have asked, "How do I sign up my entire agency staff for housing counseling listserv updates?" It is easy... Just list your staff email addresses like this:

aaa@xyz.com
bbb@xyz.com
ccc@xyz.com

You can send in one email address or your entire agency. Email your list to:
jerrold.h.mayer@hud.gov

If you have a housing counseling industry friend who you want to subscribe to this listserv, there are 3 other ways to sign up: 1. send them this link:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_listserv
they can sign up for the listserv there; or 2: forward them this email; or 3: Visit:

<http://www.usa.gov> and subscribe at:
<http://apps.gsa.gov/FirstGovCommonSubscriptionService.php> To unsubscribe - go to:
<http://portal.hud.gov/portal/page/portal/HUD/subscribe/maillinglist> and click on
"Housing Counseling" and follow the unsubscribe instructions on that page.

Some Helpful Links for Housing Counselors:

Technical support for Housing Counselors is available via email at:
housing.counseling@hud.gov

HUD Housing Counseling webpage: www.hud.gov/housingcounseling

"The Bridge" is the HUD Office of Housing Counseling Newsletter; read archived issues on-line at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_bridge

Housing Counseling Listserv archive:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/ohc_msg

Events & Training Calendar:

http://portal.hud.gov/hudportal/HUD?mode=disppage&id=OHC_TRAINING

Contracting Opportunities:

http://portal.hud.gov/portal/page/portal/HUD/program_offices/cpo

Career Opportunities: <http://www.usajobs.gov>

Grant Opportunities:

http://portal.hud.gov/portal/page/portal/HUD/program_offices/administration/grants/fund_savail

Presidentially Declared Disaster Areas:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/disaster

Foreclosure Assistance:

http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor

Making Home Affordable: <http://www.makinghomeaffordable.gov/pages/default.aspx>

Freddie Mac Housing Professionals Resource

Center: <http://www.freddiemac.com/corporate/housingpros/>

FHA Resource Center:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fharesourcectr

This list will often provide training opportunities and event announcements for non-profit and local government HUD Housing Counseling partners. HUD does not endorse the organizations sponsoring linked websites, and we do not endorse the views they express or the products/services they or their community/business partners offer. For more information on HUD's web policies please visit:
<http://www.hud.gov/assist/webpolicies.cfm>

Thank you!!!!